

Information to identify the case:

Debtor 1	<u>Althea Troutman</u>	Social Security number or ITIN	xxx-xx-7155
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-34429-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Althea Troutman

12/6/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Althea Troutman
DebtorCase No. 14-34429-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 27

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db
515207707 +Althea Troutman, 13 Chestnut Avenue, Browns Mills, NJ 08015-3245
+ARS Account Resolution, Re: Emerg Phys of S Jersey, 1801 NW 66th Ave, Ste 200C,
Fort Lauderdale, FL 33313-4571

515207711 +Cenlar, 425 Phillips Blvd., Trenton, NJ 08618-1430
515207714 +Emergency Physicians of S. Jersey, PO Box 635999, Cincinnati, OH 45263-5999
515207715 +Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Cenlar/NJHMF, A,
Philadelphia, PA 19106-1541

515207717 +Lab Corp., PO Box 2240, Burlington, NC 27216-2240
515207718 +Lyons Doughty & Veldhuis, Re: Capital One; DC 2216-13, 1288 Rt. 73, Suite 310,
PO Box 1269, Mount Laurel, NJ 08054-7269

515383149 +New Jersey Housing and Mortgage Finance Agency, 425 Phillips Boulevard,
Ewing, NJ 08618-1430

515207722 +Quality Asset Recovery, Re: CAPITAL ENDOCRINOLOGY, 7 Foster Ave, Ste 101,
Gibbsboro, NJ 08026-1191

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515207708 +EDI: CINGMIDLAND.COM Dec 07 2019 05:48:00 AT&T Mobility, PO Box 537113,
Atlanta, GA 30353-7113

515416511 +EDI: CINGMIDLAND.COM Dec 07 2019 05:48:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

515207706 +EDI: RMCB.COM Dec 07 2019 05:48:00 American Medical Collection Agency, Re: Lab Corp,
4 Westchester Plaza, Elmsford, NY 10523-1615

515207709 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Dec 07 2019 01:30:19
Berks Credit & Collection, Re: ENT FACIAL PLASTIC SURGICAL, PO Box 329,
Temple, PA 19560-0329

515207710 +EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285

515207712 +EDI: CCS.COM Dec 07 2019 05:48:00 Credit Collection Services, Re: ACN Communications,
Two Wells Avenue, Newton Center, MA 02459-3225

515207713 +EDI: DCI.COM Dec 07 2019 05:48:00 Diversified Consultants, Re: AT&T Mobility,
PO Box 551268, Jacksonville, FL 32255-1268

515405780 EDI: BL-BECKET.COM Dec 07 2019 05:48:00 Kohl's, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701

515207716 +E-mail/Text: bncnotices@becket-lee.com Dec 07 2019 01:28:13 Kohls, PO Box 2983,
Milwaukee, WI 53201-2983

515207719 +E-mail/Text: Bankruptcies@nragroup.com Dec 07 2019 01:30:14 National Recovery Agency,
2491 Paxton Street, Re: RADIOLOGY AFFILIATES OF CENT, Harrisburg, PA 17111-1036

515207720 +EDI: AGFINANCE.COM Dec 07 2019 05:48:00 One Main Financial, PO Box 183172,
Columbus, OH 43218-3172

515275084 +E-mail/Text: bankruptcy@pseg.com Dec 07 2019 01:26:11 PSE&G, PO Box 490,
Cranford NJ 07016-0490, Attn: Bankruptcy Dept

515207721 +E-mail/Text: bankruptcy@pseg.com Dec 07 2019 01:26:11 PSE&G, Re: 68 556 009 05,
PO Box 490, Cranford, NJ 07016-0490

515207723 +EDI: RMCB.COM Dec 07 2019 05:48:00 Retrieval Masters Creditors Bureau, Re: Lab Corp,
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615

515207724 +EDI: RMSC.COM Dec 07 2019 05:48:00 SYNCEB/JC Penney, PO Box 960090,
Orlando, FL 32896-0090

515207725 +EDI: WTRRN BANK.COM Dec 07 2019 05:48:00 Target, 3701 Wayzata Blvd, #2CF,
Minneapolis, MN 55416-3440

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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District/off: 0312-3

User: admin
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Page 2 of 2
Total Noticed: 27

Date Rcvd: Dec 06, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor Althea Troutman njbankruptcylaw@aol.com.
Joshua I. Goldman on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
rsolarz@kmlawgroup.com

TOTAL: 6